

EXHIBIT 3

Seller: CITIBANK N.A.
Merchant: THE HOME DEPOT
Original Creditor: CITIBANK N.A.



Portfolio Recovery Associates, LLC
We're giving debt collection a good name.

Account/Reference No.: [REDACTED] 8750
Creditor to Whom Debt Is Owed: Portfolio Recovery Associates, LLC
CURRENT BALANCE DUE: \$2,948.49

January 23, 2015

FRESH START TO A NEW YEAR!

We have created a solution just for you to make the most of your tax refund.

Single Payment Savings Plan	12 Month Installment Option	32 Month Installment Option
<ul style="list-style-type: none">● Pay \$2,210.00● Save \$736.49 <p>Your account will be considered "Settled in Full" after your final payment is posted.</p>	<ul style="list-style-type: none">● Pay \$200.00 for 12 consecutive months● Save \$546.49 <p>Your account will be considered "Settled in Full" after your final payment is posted.</p>	<ul style="list-style-type: none">● Pay \$90.00 for 32 consecutive months <p>Your account will be considered "Paid in Full" after your final payment is posted.</p>

Your first or full payment must be received no later than 02/20/2015

Call now to get started or to learn about other payment options!

We are ready to help you resolve this debt!
Just call:
1-800-772-1413
before 02/20/2015
to discuss the
AFFORDABLE PAYMENT OPTIONS
that are available to you.
8 AM to 11 PM Mon.-Fri.
8 AM to 5 PM Sat. • 2 PM to 9 PM Sun.

Mail all checks and payments to:
PORTFOLIO RECOVERY ASSOCIATES, LLC
P.O. Box 12914
Norfolk VA 23541

**Pay Online Using
Your Checking Account!**
www.portfoliorecovery.com

This communication is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.

16CDPRAS0147M2

NOTICE: See Reverse Side for Important Information



"PLEASE DETACH AND RETURN WITH YOUR PAYMENT"

Account/Reference No.: [REDACTED] 8750

Payment Amount: \$ _____



CDPRAS01
PO Box 1022
Wikom MI 48393-1022

ADDRESS SERVICE REQUESTED

Mail all checks and payments to:

PORTFOLIO RECOVERY ASSOCIATES, LLC
P.O. Box 12914
Norfolk VA 23541

January 23, 2015

47M2 500529917

[REDACTED]

DAVID BENELI

Lakewood NJ 08701-4134

PRA_BENELI_000001

We are not obligated to renew this offer.

Company Address: Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502

Disputes Correspondence Address: 140 Corporate Blvd., Norfolk, VA 23502 or E-mail:
PRA_Disputes@portfolio recovery.com

Quality Service Specialists Available Mon. – Fri. 8 AM TO 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfolio recovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we receive from you; (b) information about your transactions with our affiliates, others or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.